



# KAUAI COUNTY INCOME SCHEDULE BY FAMILY SIZE

2011

THE FOLLOWING TABLE PRESENTS INCOME LIMITS BY FAMILY SIZE AND BY PERCENTAGES OF THE MEDIAN INCOME ESTABLISHED BY HUD. THESE INCOME LIMITS SERVE AS GUIDELINES TO ESTABLISH SALES/RENTAL PREFERENCES.

-----LIMITS BY FAMILY SIZE-----									
MEDIAN		1 PERSON	2 PERSON	3 PERSON	4 PERSON	5 PERSON	6 PERSON	7 PERSON	8 PERSON
\$75,200									
Adjustments		0.7000	0.8000	0.9000	1.0000	1.0800	1.1600	1.2400	1.3200
for family size									
% of Income	10%	\$5,930	\$6,770	\$7,620	\$8,460	\$9,140	\$9,820	\$10,500	\$11,170
	20%	\$11,860	\$13,540	\$15,240	\$16,920	\$18,280	\$19,640	\$21,000	\$22,340
	30%	\$17,790	\$20,310	\$22,860	\$25,380	\$27,420	\$29,460	\$31,500	\$33,510
	40%	\$23,720	\$27,080	\$30,480	\$33,840	\$36,560	\$39,280	\$42,000	\$44,680
	50%	\$29,650	\$33,850	\$38,100	\$42,300	\$45,700	\$49,100	\$52,500	\$55,850
	60%	\$35,580	\$40,620	\$45,720	\$50,760	\$54,840	\$58,920	\$63,000	\$67,020
	70%	\$41,510	\$47,390	\$53,340	\$59,220	\$63,980	\$68,740	\$73,500	\$78,190
	80%	\$47,440	\$54,160	\$60,960	\$67,680	\$73,120	\$78,560	\$84,000	\$89,360
	90%	\$50,040	\$57,160	\$64,320	\$71,440	\$77,170	\$82,900	\$88,630	\$94,310
	100%	\$52,640	\$60,160	\$67,680	\$75,200	\$81,220	\$87,230	\$93,250	\$99,260
	110%	\$57,900	\$66,180	\$74,450	\$82,720	\$89,340	\$95,960	\$102,570	\$109,190
	120%	\$63,170	\$72,190	\$81,220	\$90,240	\$97,460	\$104,680	\$111,900	\$119,120
	130%	\$68,430	\$78,210	\$87,980	\$97,760	\$105,580	\$113,400	\$121,220	\$129,040
	140%	\$73,700	\$84,220	\$94,750	\$105,280	\$113,700	\$122,120	\$130,550	\$138,970

HUD determines the median (100%), very low (50%) and 60% income limits. Adjustments are made by HUD for areas with unusually high or low family income or housing cost to income relationships. Pursuant to rules for the Low Income Housing Tax Credit Program, the 60% income limit is calculated as 120% (60/50) of the very low income limit for each family size. The income limits for other income groups of 80% or less are calculated in the same way. The remaining income limits are calculated as a percentage of the median income for a family of four (the base) with adjustments for family size (i.e., income for a 3-person family is 90% of the base, income for a 2-person family is 80% of the base, etc.).



## AFFORDABLE RENT GUIDELINES\*

2011

Affordable rents are based on 30% of income (including utilities)\*\*

<u>Area</u>	<u>\$75,200</u>	<u>Studio</u>	<u>1 Bedroom</u>	<u>2 Bedroom</u>	<u>3 Bedroom</u>	<u>4 Bedroom</u>
<b>KAUAI</b>						
30% of Median		\$445	\$476	\$571	\$660	\$736
50% of Median		\$741	\$793	\$952	\$1,100	\$1,227
60% of Median		\$889	\$952	\$1,142	\$1,320	\$1,472
80% of Median		\$1,186	\$1,269	\$1,523	\$1,760	\$1,963
100% of Median		\$1,316	\$1,410	\$1,692	\$1,955	\$2,180
120% of Median		\$1,579	\$1,692	\$2,030	\$2,346	\$2,616
140% of Median		\$1,842	\$1,974	\$2,369	\$2,737	\$3,052

\*Please note that are market rents may be lower than these rent guidelines.

\*\*Monthly rent levels would include the cost of the following utilities: water, sanitary sewage services, electricity and gas (where applicable). Please refer to the Utility Allowance Schedule for each island.

Based on 2011 median income established by HUD.



# AFFORDABLE SALES GUIDELINES\*

2011

COUNTY: **KAUAI** FAMILY SIZE: **1 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$29,650</b>	<b>\$35,580</b>	<b>\$41,510</b>	<b>\$47,440</b>	<b>\$50,040</b>	<b>\$52,640</b>	<b>\$57,900</b>	<b>\$63,170</b>	<b>\$68,430</b>	<b>\$73,700</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$152,200	\$182,600	\$213,000	\$243,500	\$256,800	\$270,100	\$297,100	\$324,200	\$351,200	\$378,200
<b>4.25%</b>	\$147,700	\$177,300	\$206,700	\$236,300	\$249,200	\$262,100	\$288,400	\$314,600	\$340,800	\$367,100
<b>4.50%</b>	\$143,400	\$172,000	\$200,600	\$229,500	\$241,900	\$254,500	\$280,000	\$305,500	\$330,900	\$356,400
<b>4.75%</b>	\$139,300	\$167,100	\$194,900	\$222,900	\$235,000	\$247,200	\$271,900	\$296,600	\$321,400	\$346,200
<b>5.00%</b>	\$135,400	\$162,400	\$189,400	\$216,600	\$228,400	\$240,200	\$264,200	\$288,300	\$312,400	\$336,400
<b>5.25%</b>	\$131,700	\$157,900	\$184,100	\$210,500	\$222,000	\$233,500	\$256,900	\$280,300	\$303,600	\$327,000
<b>5.50%</b>	\$128,000	\$153,500	\$179,100	\$204,700	\$215,900	\$227,100	\$249,800	\$272,600	\$295,200	\$318,100
<b>5.75%</b>	\$124,500	\$149,400	\$174,300	\$199,200	\$210,100	\$221,000	\$243,100	\$265,100	\$287,300	\$309,500
<b>6.00%</b>	\$121,200	\$145,400	\$169,600	\$193,900	\$204,500	\$215,100	\$236,600	\$258,100	\$279,600	\$301,200
<b>6.25%</b>	\$118,100	\$141,600	\$165,200	\$188,800	\$199,100	\$209,500	\$230,400	\$251,300	\$272,300	\$293,300
<b>6.50%</b>	\$115,000	\$137,900	\$160,900	\$183,900	\$193,900	\$204,000	\$224,400	\$244,800	\$265,200	\$285,700
<b>6.75%</b>	\$112,100	\$134,400	\$156,800	\$179,200	\$189,000	\$198,800	\$218,700	\$238,700	\$258,500	\$278,400
<b>7.00%</b>	\$109,300	\$131,100	\$152,800	\$174,700	\$184,200	\$193,800	\$213,200	\$232,600	\$252,000	\$271,500
<b>7.25%</b>	\$106,500	\$127,800	\$149,000	\$170,400	\$179,700	\$189,000	\$208,000	\$226,800	\$245,800	\$264,800
<b>7.50%</b>	\$103,900	\$124,700	\$145,400	\$166,200	\$175,400	\$184,500	\$202,900	\$221,300	\$239,800	\$258,300

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** **360**
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



## AFFORDABLE SALES GUIDELINES\*

**2011**

COUNTY: **KAUAI** FAMILY SIZE: **2 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$33,850</b>	<b>\$40,620</b>	<b>\$47,390</b>	<b>\$54,160</b>	<b>\$57,160</b>	<b>\$60,160</b>	<b>\$66,180</b>	<b>\$72,190</b>	<b>\$78,210</b>	<b>\$84,220</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$173,700	\$208,500	\$243,200	\$277,900	\$293,300	\$308,700	\$339,600	\$370,500	\$401,400	\$432,200
<b>4.25%</b>	\$168,600	\$202,300	\$236,000	\$269,600	\$284,600	\$299,600	\$329,600	\$359,500	\$389,600	\$419,400
<b>4.50%</b>	\$163,600	\$196,500	\$229,200	\$261,800	\$276,400	\$290,800	\$319,900	\$349,100	\$378,200	\$407,300
<b>4.75%</b>	\$158,900	\$190,800	\$222,600	\$254,300	\$268,500	\$282,500	\$310,800	\$339,100	\$367,300	\$395,600
<b>5.00%</b>	\$154,500	\$185,500	\$216,300	\$247,100	\$260,900	\$274,400	\$302,000	\$329,500	\$357,000	\$384,400
<b>5.25%</b>	\$150,100	\$180,200	\$210,200	\$240,200	\$253,600	\$266,900	\$293,500	\$320,300	\$347,000	\$373,700
<b>5.50%</b>	\$146,100	\$175,300	\$204,500	\$233,600	\$246,600	\$259,600	\$285,600	\$311,600	\$337,600	\$363,500
<b>5.75%</b>	\$142,100	\$170,600	\$198,900	\$227,300	\$240,000	\$252,500	\$277,800	\$303,100	\$328,400	\$353,600
<b>6.00%</b>	\$138,300	\$166,000	\$193,700	\$221,300	\$233,500	\$245,800	\$270,400	\$295,100	\$319,700	\$344,200
<b>6.25%</b>	\$134,600	\$161,700	\$188,600	\$215,400	\$227,400	\$239,300	\$263,300	\$287,300	\$311,300	\$335,200
<b>6.50%</b>	\$131,200	\$157,500	\$183,600	\$209,900	\$221,500	\$233,200	\$256,500	\$279,800	\$303,200	\$326,400
<b>6.75%</b>	\$127,800	\$153,500	\$179,000	\$204,500	\$215,900	\$227,200	\$249,900	\$272,700	\$295,500	\$318,100
<b>7.00%</b>	\$124,700	\$149,600	\$174,500	\$199,400	\$210,500	\$221,500	\$243,600	\$265,900	\$288,100	\$310,200
<b>7.25%</b>	\$121,600	\$145,900	\$170,200	\$194,500	\$205,200	\$216,000	\$237,700	\$259,300	\$280,900	\$302,500
<b>7.50%</b>	\$118,600	\$142,300	\$166,000	\$189,800	\$200,300	\$210,700	\$231,800	\$252,900	\$274,100	\$295,200

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** **360**
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# AFFORDABLE SALES GUIDELINES\*

2011

COUNTY: **KAUAI** FAMILY SIZE: **3 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$38,100</b>	<b>\$45,720</b>	<b>\$53,340</b>	<b>\$60,960</b>	<b>\$64,320</b>	<b>\$67,680</b>	<b>\$74,450</b>	<b>\$81,220</b>	<b>\$87,980</b>	<b>\$94,750</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$195,500	\$234,600	\$273,700	\$312,800	\$330,100	\$347,300	\$382,100	\$416,800	\$451,500	\$486,200
<b>4.25%</b>	\$189,600	\$227,700	\$265,500	\$303,600	\$320,400	\$337,100	\$370,800	\$404,500	\$438,200	\$471,800
<b>4.50%</b>	\$184,200	\$221,100	\$257,800	\$294,800	\$311,100	\$327,300	\$360,100	\$392,800	\$425,400	\$458,100
<b>4.75%</b>	\$178,900	\$214,700	\$250,500	\$286,300	\$302,100	\$317,800	\$349,600	\$381,500	\$413,200	\$444,900
<b>5.00%</b>	\$173,800	\$208,600	\$243,300	\$278,200	\$293,700	\$308,900	\$339,900	\$370,700	\$401,500	\$432,400
<b>5.25%</b>	\$169,000	\$202,900	\$236,500	\$270,500	\$285,400	\$300,300	\$330,400	\$360,400	\$390,300	\$420,300
<b>5.50%</b>	\$164,300	\$197,200	\$230,100	\$263,000	\$277,600	\$292,100	\$321,200	\$350,500	\$379,600	\$408,900
<b>5.75%</b>	\$159,900	\$191,900	\$223,900	\$255,900	\$270,100	\$284,100	\$312,600	\$341,000	\$369,400	\$397,800
<b>6.00%</b>	\$155,600	\$186,800	\$217,900	\$249,100	\$262,900	\$276,500	\$304,200	\$331,900	\$359,500	\$387,200
<b>6.25%</b>	\$151,500	\$181,900	\$212,200	\$242,600	\$255,900	\$269,300	\$296,200	\$323,200	\$350,100	\$376,900
<b>6.50%</b>	\$147,700	\$177,200	\$206,700	\$236,300	\$249,400	\$262,400	\$288,600	\$314,900	\$341,000	\$367,300
<b>6.75%</b>	\$143,900	\$172,700	\$201,400	\$230,300	\$243,100	\$255,700	\$281,200	\$306,800	\$332,300	\$357,900
<b>7.00%</b>	\$140,200	\$168,300	\$196,400	\$224,500	\$236,900	\$249,200	\$274,200	\$299,100	\$323,900	\$348,900
<b>7.25%</b>	\$136,800	\$164,100	\$191,500	\$218,900	\$231,000	\$243,000	\$267,400	\$291,700	\$316,000	\$340,200
<b>7.50%</b>	\$133,400	\$160,200	\$186,800	\$213,600	\$225,400	\$237,200	\$260,900	\$284,600	\$308,300	\$331,900

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** **360**
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# AFFORDABLE SALES GUIDELINES\*

2011

COUNTY: **KAUAI** FAMILY SIZE: **4 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$42,300</b>	<b>\$50,760</b>	<b>\$59,220</b>	<b>\$67,680</b>	<b>\$71,440</b>	<b>\$75,200</b>	<b>\$82,720</b>	<b>\$90,240</b>	<b>\$97,760</b>	<b>\$105,280</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$217,100	\$260,500	\$303,900	\$347,300	\$366,600	\$385,900	\$424,500	\$463,100	\$501,700	\$540,300
<b>4.25%</b>	\$210,700	\$252,900	\$294,900	\$337,000	\$355,700	\$374,500	\$411,900	\$449,500	\$486,900	\$524,300
<b>4.50%</b>	\$204,600	\$245,400	\$286,300	\$327,300	\$345,400	\$363,600	\$399,900	\$436,400	\$472,800	\$509,000
<b>4.75%</b>	\$198,700	\$238,400	\$278,000	\$317,900	\$335,500	\$353,100	\$388,400	\$423,800	\$459,100	\$494,400
<b>5.00%</b>	\$193,100	\$231,700	\$270,200	\$308,900	\$326,000	\$343,200	\$377,500	\$411,900	\$446,200	\$480,500
<b>5.25%</b>	\$187,700	\$225,200	\$262,700	\$300,300	\$316,900	\$333,700	\$366,900	\$400,400	\$433,700	\$467,100
<b>5.50%</b>	\$182,500	\$219,000	\$255,500	\$292,000	\$308,200	\$324,500	\$356,900	\$389,500	\$421,900	\$454,300
<b>5.75%</b>	\$177,600	\$213,100	\$248,600	\$284,200	\$299,900	\$315,700	\$347,300	\$378,900	\$410,400	\$442,000
<b>6.00%</b>	\$172,900	\$207,400	\$241,900	\$276,500	\$291,900	\$307,300	\$338,000	\$368,800	\$399,600	\$430,200
<b>6.25%</b>	\$168,400	\$202,000	\$235,600	\$269,300	\$284,300	\$299,200	\$329,200	\$359,100	\$389,000	\$418,900
<b>6.50%</b>	\$164,000	\$196,700	\$229,500	\$262,300	\$276,900	\$291,500	\$320,600	\$349,800	\$378,900	\$408,000
<b>6.75%</b>	\$159,800	\$191,700	\$223,700	\$255,700	\$269,800	\$284,100	\$312,500	\$340,900	\$369,300	\$397,700
<b>7.00%</b>	\$155,800	\$186,900	\$218,100	\$249,200	\$263,000	\$277,000	\$304,600	\$332,300	\$360,100	\$387,700
<b>7.25%</b>	\$152,000	\$182,300	\$212,600	\$243,000	\$256,500	\$270,000	\$297,000	\$324,100	\$351,100	\$378,100
<b>7.50%</b>	\$148,300	\$177,900	\$207,500	\$237,200	\$250,300	\$263,400	\$289,800	\$316,300	\$342,500	\$368,900

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** **360**
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# AFFORDABLE SALES GUIDELINES\*

2011

COUNTY: **KAUAI** FAMILY SIZE: **5 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$45,700</b>	<b>\$54,840</b>	<b>\$63,980</b>	<b>\$73,120</b>	<b>\$77,170</b>	<b>\$81,220</b>	<b>\$89,340</b>	<b>\$97,460</b>	<b>\$105,580</b>	<b>\$113,700</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$234,500	\$281,400	\$328,300	\$375,200	\$396,000	\$416,800	\$458,500	\$500,100	\$541,800	\$583,500
<b>4.25%</b>	\$227,500	\$273,000	\$318,600	\$364,100	\$384,400	\$404,500	\$444,900	\$485,300	\$525,800	\$566,300
<b>4.50%</b>	\$220,900	\$265,100	\$309,400	\$353,500	\$373,200	\$392,800	\$432,000	\$471,200	\$510,500	\$549,800
<b>4.75%</b>	\$214,600	\$257,500	\$300,500	\$343,400	\$362,400	\$381,500	\$419,600	\$457,700	\$495,800	\$534,000
<b>5.00%</b>	\$208,500	\$250,200	\$292,000	\$333,700	\$352,200	\$370,700	\$407,700	\$444,700	\$481,900	\$518,900
<b>5.25%</b>	\$202,700	\$243,200	\$283,800	\$324,400	\$342,400	\$360,400	\$396,400	\$432,300	\$468,500	\$504,400
<b>5.50%</b>	\$197,100	\$236,600	\$276,000	\$315,500	\$333,000	\$350,500	\$385,500	\$420,400	\$455,600	\$490,600
<b>5.75%</b>	\$191,800	\$230,200	\$268,500	\$307,000	\$324,000	\$341,000	\$375,100	\$409,100	\$443,300	\$477,400
<b>6.00%</b>	\$186,700	\$224,100	\$261,400	\$298,700	\$315,300	\$331,900	\$365,100	\$398,200	\$431,500	\$464,700
<b>6.25%</b>	\$181,800	\$218,200	\$254,500	\$290,900	\$307,100	\$323,200	\$355,500	\$387,800	\$420,100	\$452,400
<b>6.50%</b>	\$177,100	\$212,500	\$247,900	\$283,300	\$299,200	\$314,900	\$346,200	\$377,800	\$409,200	\$440,700
<b>6.75%</b>	\$172,600	\$207,100	\$241,600	\$276,100	\$291,500	\$306,800	\$337,400	\$368,100	\$398,800	\$429,500
<b>7.00%</b>	\$168,300	\$201,900	\$235,600	\$269,200	\$284,200	\$299,100	\$329,000	\$358,800	\$388,800	\$418,700
<b>7.25%</b>	\$164,100	\$196,900	\$229,700	\$262,600	\$277,100	\$291,700	\$320,800	\$350,000	\$379,200	\$408,400
<b>7.50%</b>	\$160,100	\$192,100	\$224,200	\$256,100	\$270,400	\$284,600	\$313,000	\$341,500	\$370,000	\$398,500

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** **360**
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# AFFORDABLE SALES GUIDELINES\*

2011

COUNTY: **KAUAI** FAMILY SIZE: **6 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$49,100</b>	<b>\$58,920</b>	<b>\$68,740</b>	<b>\$78,560</b>	<b>\$82,900</b>	<b>\$87,230</b>	<b>\$95,960</b>	<b>\$104,680</b>	<b>\$113,400</b>	<b>\$122,120</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$252,000	\$302,400	\$352,800	\$403,200	\$425,400	\$447,600	\$492,400	\$537,200	\$581,900	\$626,700
<b>4.25%</b>	\$244,600	\$293,500	\$342,400	\$391,300	\$412,800	\$434,400	\$477,800	\$521,300	\$564,800	\$608,200
<b>4.50%</b>	\$237,400	\$284,900	\$332,500	\$379,900	\$400,900	\$421,700	\$464,000	\$506,100	\$548,300	\$590,500
<b>4.75%</b>	\$230,600	\$276,700	\$322,900	\$369,000	\$389,400	\$409,700	\$450,700	\$491,700	\$532,600	\$573,600
<b>5.00%</b>	\$224,100	\$269,000	\$313,800	\$358,600	\$378,300	\$398,100	\$437,900	\$477,700	\$517,500	\$557,300
<b>5.25%</b>	\$217,800	\$261,400	\$305,000	\$348,500	\$367,900	\$387,000	\$425,700	\$464,400	\$503,200	\$541,800
<b>5.50%</b>	\$211,900	\$254,300	\$296,600	\$339,000	\$357,700	\$376,400	\$414,000	\$451,700	\$489,300	\$527,000
<b>5.75%</b>	\$206,200	\$247,400	\$288,700	\$329,800	\$348,000	\$366,200	\$402,800	\$439,500	\$476,000	\$512,700
<b>6.00%</b>	\$200,700	\$240,800	\$280,900	\$321,000	\$338,700	\$356,400	\$392,100	\$427,700	\$463,400	\$499,000
<b>6.25%</b>	\$195,400	\$234,500	\$273,600	\$312,600	\$329,800	\$347,100	\$381,900	\$416,500	\$451,200	\$485,900
<b>6.50%</b>	\$190,400	\$228,400	\$266,500	\$304,600	\$321,300	\$338,100	\$372,000	\$405,800	\$439,500	\$473,400
<b>6.75%</b>	\$185,500	\$222,600	\$259,600	\$296,700	\$313,200	\$329,500	\$362,500	\$395,400	\$428,400	\$461,400
<b>7.00%</b>	\$180,900	\$217,000	\$253,200	\$289,300	\$305,200	\$321,200	\$353,300	\$385,500	\$417,600	\$449,800
<b>7.25%</b>	\$176,300	\$211,700	\$246,900	\$282,200	\$297,700	\$313,200	\$344,600	\$375,900	\$407,300	\$438,600
<b>7.50%</b>	\$172,100	\$206,500	\$240,900	\$275,300	\$290,500	\$305,700	\$336,200	\$366,800	\$397,300	\$427,900

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** **360**
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**





# AFFORDABLE SALES GUIDELINES\*

2011

COUNTY: **KAUAI** FAMILY SIZE: **7 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$52,500</b>	<b>\$63,000</b>	<b>\$73,500</b>	<b>\$84,000</b>	<b>\$88,630</b>	<b>\$93,250</b>	<b>\$102,570</b>	<b>\$111,900</b>	<b>\$121,220</b>	<b>\$130,550</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$269,400	\$323,300	\$377,200	\$431,100	\$454,800	\$478,500	\$526,400	\$574,200	\$622,100	\$670,000
<b>4.25%</b>	\$261,400	\$313,800	\$366,100	\$418,300	\$441,300	\$464,500	\$510,900	\$557,200	\$603,700	\$650,200
<b>4.50%</b>	\$253,900	\$304,600	\$355,400	\$406,200	\$428,500	\$450,900	\$496,000	\$541,000	\$586,100	\$631,300
<b>4.75%</b>	\$246,600	\$295,900	\$345,300	\$394,500	\$416,200	\$438,000	\$481,800	\$525,500	\$569,300	\$613,200
<b>5.00%</b>	\$239,700	\$287,500	\$335,500	\$383,300	\$404,400	\$425,600	\$468,200	\$510,700	\$553,300	\$595,800
<b>5.25%</b>	\$232,900	\$279,500	\$326,200	\$372,700	\$393,100	\$413,700	\$455,100	\$496,400	\$537,800	\$579,200
<b>5.50%</b>	\$226,600	\$271,800	\$317,200	\$362,500	\$382,400	\$402,400	\$442,700	\$482,800	\$523,000	\$563,300
<b>5.75%</b>	\$220,400	\$264,400	\$308,600	\$352,700	\$372,000	\$391,500	\$430,600	\$469,700	\$508,900	\$548,100
<b>6.00%</b>	\$214,500	\$257,400	\$300,400	\$343,200	\$362,100	\$381,000	\$419,100	\$457,200	\$495,400	\$533,500
<b>6.25%</b>	\$209,000	\$250,600	\$292,500	\$334,200	\$352,600	\$371,000	\$408,200	\$445,300	\$482,400	\$519,400
<b>6.50%</b>	\$203,500	\$244,200	\$284,900	\$325,600	\$343,500	\$361,500	\$397,600	\$433,700	\$469,800	\$506,000
<b>6.75%</b>	\$198,300	\$237,900	\$277,700	\$317,300	\$334,700	\$352,200	\$387,400	\$422,600	\$457,900	\$493,200
<b>7.00%</b>	\$193,400	\$232,000	\$270,700	\$309,300	\$326,300	\$343,400	\$377,700	\$412,100	\$446,400	\$480,700
<b>7.25%</b>	\$188,500	\$226,200	\$264,000	\$301,600	\$318,300	\$335,000	\$368,400	\$401,800	\$435,400	\$468,900
<b>7.50%</b>	\$183,900	\$220,800	\$257,600	\$294,300	\$310,500	\$326,800	\$359,400	\$392,100	\$424,700	\$457,400

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** **360**
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**



# AFFORDABLE SALES GUIDELINES\*

2011

COUNTY: **KAUAI** FAMILY SIZE: **8 PERSON**

<b>% of Median:</b>	<b>50%</b>	<b>60%</b>	<b>70%</b>	<b>80%</b>	<b>90%</b>	<b>100%</b>	<b>110%</b>	<b>120%</b>	<b>130%</b>	<b>140%</b>
<b>\$ Income:</b>	<b>\$55,850</b>	<b>\$67,020</b>	<b>\$78,190</b>	<b>\$89,360</b>	<b>\$94,310</b>	<b>\$99,260</b>	<b>\$109,190</b>	<b>\$119,120</b>	<b>\$129,040</b>	<b>\$138,970</b>
<b>0.00%</b>	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0
<b>4.00%</b>	\$286,600	\$343,900	\$401,300	\$458,600	\$484,000	\$509,400	\$560,300	\$611,300	\$662,200	\$713,200
<b>4.25%</b>	\$278,100	\$333,700	\$389,500	\$445,000	\$469,700	\$494,300	\$543,700	\$593,200	\$642,600	\$692,200
<b>4.50%</b>	\$270,100	\$324,100	\$378,100	\$432,100	\$456,100	\$479,900	\$527,900	\$576,000	\$623,900	\$672,000
<b>4.75%</b>	\$262,300	\$314,800	\$367,300	\$419,700	\$443,000	\$466,200	\$512,700	\$559,500	\$606,000	\$652,800
<b>5.00%</b>	\$254,900	\$305,900	\$356,900	\$407,800	\$430,500	\$453,000	\$498,300	\$543,600	\$588,900	\$634,300
<b>5.25%</b>	\$247,800	\$297,400	\$346,900	\$396,400	\$418,500	\$440,400	\$484,300	\$528,500	\$572,500	\$616,700
<b>5.50%</b>	\$240,900	\$289,200	\$337,400	\$385,500	\$407,000	\$428,300	\$471,000	\$514,000	\$556,800	\$599,800
<b>5.75%</b>	\$234,500	\$281,400	\$328,300	\$375,200	\$395,900	\$416,700	\$458,400	\$500,100	\$541,800	\$583,500
<b>6.00%</b>	\$228,200	\$273,800	\$319,500	\$365,100	\$385,500	\$405,600	\$446,200	\$486,800	\$527,300	\$567,900
<b>6.25%</b>	\$222,200	\$266,700	\$311,100	\$355,600	\$375,400	\$394,900	\$434,500	\$474,000	\$513,500	\$553,000
<b>6.50%</b>	\$216,400	\$259,800	\$303,100	\$346,400	\$365,600	\$384,700	\$423,200	\$461,700	\$500,200	\$538,800
<b>6.75%</b>	\$211,000	\$253,200	\$295,300	\$337,500	\$356,200	\$374,900	\$412,400	\$450,000	\$487,400	\$525,100
<b>7.00%</b>	\$205,700	\$246,800	\$288,000	\$329,100	\$347,400	\$365,600	\$402,000	\$438,700	\$475,200	\$511,900
<b>7.25%</b>	\$200,500	\$240,800	\$280,900	\$320,900	\$338,700	\$356,500	\$392,100	\$427,900	\$463,500	\$499,200
<b>7.50%</b>	\$195,700	\$234,900	\$274,000	\$313,100	\$330,500	\$347,800	\$382,500	\$417,400	\$452,200	\$487,000

- Based on **2011** Median income established by HUD for various family sizes. See the "Income Schedule by Family Size" table for a more detailed explanation.
- Mortgage term: **30 years** **360**
- Housing Expense of: **28.00%**
- Down Payment of: **5.00%**